

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Re: Docket No. R-1404 and RIN No. 7100 AD63

February 15, 2011

Board of Governors of the Federal Reserve System,

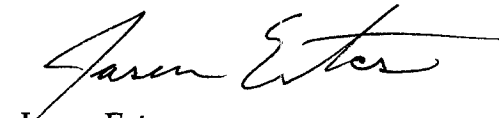
Thank you for taking the time to read this letter concerning the proposed "Debit Card Interchange Fees and Routing" rule.

As a consumer, I am concerned that this new rule will lead to new charges from my bank for services that have previously been provided to me for free. These services primarily include free checking accounts and free debit cards. I believe the banks will begin to charge for these services as a direct result of the change in the debit card interchange fee structure. Some of the larger banks have already started charging for these previously free services. In addition, I do not believe that the retailers will pass any meaningful savings on to the consumers as a result of the savings they will see from the reduced interchange fees they will pay to the banks. I believe that every consumer that has a bank account will be a net loser under the new fee structure. That is particularly upsetting because the people behind this rule are supposed to be protecting consumers.

I kept this letter brief, but I would welcome the opportunity to discuss this issue and the information I used to come up with my beliefs with you or any of your peers that are interested in hearing from a concerned consumer. My cell phone number is

Thank you again for taking the time to read this letter.

Sincerely,



Jason Estes